(Official Form 1)(12/03)

FORM B1 UNIT										
WES	TERN DISTRICT		RK			Voluntary Petition				
All (St. P. II. II. II. II. II. II. II. II. II.	BUFFALO D	IVISION		(0) ) ((1) 1)						
Name of Debtor (if individual, enter Last, First Mic Anthony, Mark	adie):		Name of Joint Debto	or (Spouse) (if indivi	iduai, er	ter Last, First Middle):				
All Other Names used by the Debtor in the last 6 (include married, maiden, and trade names):	years		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. No. / Complete EIN	or other Tax I.D. No (if m	nore than	Last four digits of So	oc. Sec. No. / Comp	olete EIN	or other Tax I.D. No (if more than				
one, state all): xxx-xx-8664			one, state all):	·		·				
Street Address of Debtor (No. and Street, City, S 307 Riverside Avenue Buffalo, NY 14207	State and Zip Code):		Street Address of Joint Debtor (No. and Street, City, State and Zip Code):							
County of Residence or of the Principal Place of <b>Erie</b>	Business:		County of Residence	e or of the Principal	Place of	f Business:				
Mailing Address of Debtor (if different from street 307 Riverside Avenue Buffalo, NY 14207	address):		Mailing Address of J	loint Debtor (if differ	ent from	street address):				
Location of Principal Assets of Business Debtor	(if different from street ac	ldress above):								
Infor	mation Regardi	ng the Debto	r (Check the A	Applicable Bo	oxes)					
<ul> <li>Venue (Check any applicable box)</li> <li>✓ Debtor has been domiciled or has hapreceding the date of this petition or</li> <li>☐ There is a bankruptcy case concern</li> </ul>	for a longer part of s	uch 180 days th	an in any other Di	strict.		or 180 days immediately				
		<b>3 , ,</b>								
Type of Debtor (Check				Section of Bank e Petition is File		y Code Under Which theck one box)				
✓ Individual(s)  ☐ Corporation	☐ Railroad ☐ Stockbroker		☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 13							
Partnership	☐ Commodity B	Broker	Chapter 9		hapter					
Other	Clearing Ban		Section 304	- Case ancillary	to fore	ign proceeding				
Nature of Debts (Che	eck one box)			Filing Fee	(Che	ck one box)				
Consumer/Non-Business	Business		☑ Full Filing Fe	•	(0	S. C. G.				
Chapter 11 Small Business (Check all boxes that apply)  □ Debtor is a small business as defined by 11 U.S.C. Sec. 101.  □ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)  □ Filing Fee to be paid in installments (Applicable to individuals or Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installment Rule 1006(b). See Official Form 3.										
Statistical/Administrative Information	(Estimates only)				THIS SI	PACE IS FOR COURT USE ONLY				
Debtor estimates that funds will be a	available for distributi	on to unsecured	creditors.							
Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.										
Estimated Number of Creditors	1-15 16-49	50-99 100	-199 200-999 ]	1000-Over						
### Estimated Assets  \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000 \$   ☑ □ □ □	\$500,001 to 1,000,0 \$1 million \$10 mi		11 to \$50,000,001 to n \$100 million	More than \$100 million						
Estimated Debts  \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 to 1,000,0 \$1 million \$10 million		on \$50,000,001 to \$100 million	More than \$100 million						

Computer software provided by LegalPRO Systems, Inc., San Antonio, Texas (210) 561-5300, Copyright 1996-2005 (Build 6.7.0.42, ID 1683604402)

(Official Form 1)(12/03) FORM B1, Page 2 Name of Debtor(s): Mark Anthony **Voluntary Petition (page 2)** (This page must be completed and filed in every case) Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Case Number: Name of Debtor: Date Filed: None District: Relationship: Judge: **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Exhibit A I declare under penalty of perjury that the information provided in this petition is (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, Exhibit A is attached and made a part of this petition. 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. Exhibit B I request relief in accordance with the chapter of title 11, United States Code, (To be completed if debtor is an individual whose debts are primarily consumer specified in this petition. debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and X /s/ Mark Anthony have explained the relief available under each such chapter. Mark Anthony X /s/ Barry H. Sternberg 10/12/2005 Barry H. Sternberg Exhibit C Telephone Number (If not represented by an attorney) Does the debtor own or have possession of any property that poses or is alleged to 10/12/2005 pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Signature of Attorney ✓ No X /s/ Barry H. Sternberg Signature of Non-Attorney Petition Preparer Barry H. Sternberg I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Barry H. Sternberg 4245 Union Road - Suite 101 Cheektowaga, NY 14225 Printed Name of Bankruptcy Petition Preparer Phone No.**(716) 626-5900** Fax No.\_\_\_\_ Social Security Number 10/12/2005 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of Address the debtor. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Signature of Bankruptcy Petition Preparer Printed Name of Authorized Individual Date Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or 10/12/2005 imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156). Date

IN RE: Mark Anthony CASE NO

CHAPTER 7

# **SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Real Estate 307 Riverside Avenue Buffalo, NY 14207	Fee Simple	<u>-                                      </u>	\$40,000.00	\$22,192.00

Total: \$40,000.00

IN RE: Mark Anthony CASE NO

CHAPTER 7

### **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		Normal household items & personal possessions	-	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$50.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
		Tota	l >	\$550.00

IN RE: Mark Anthony CASE NO

CHAPTER 7

### **SCHEDULE B (PERSONAL PROPERTY)**

		Continuation Sheet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	x			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
	Ш	Total	>	\$550.00

IN RE: Mark Anthony CASE NO

CHAPTER 7

# **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Ford Windstar	-	\$2,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			
31. Farming equipment and implements.	x			
	Ш	Tota	   >	\$2,550.00

IN RE: Mark Anthony CASE NO

CHAPTER 7

### **SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	x			
33. Other personal property of any kind not already listed. Itemize.	X			

IN RE: Mark Anthony CASE NO

CHAPTER 7

# **SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Debtor elects the exemptions to	which debtor is entitled under: (Check one box)
11 U.S.C. Sec. 522(b)(1):	Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states
☑ 11 U.S.C. Sec. 522(b)(2):	Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Estate 307 Riverside Avenue Buffalo, NY 14207	CPLR § 5206(a)	\$50,000.00	\$40,000.00
Normal household items & personal possessions	CPLR § 5205(a)(1) et seq.	\$500.00	\$500.00
Wearing apparel	CPLR § 5205(a)(1) et seq.	\$50.00	\$50.00
1996 Ford Windstar	Debtor & Creditor Law § 282	\$2,400.00	\$2,000.00
		\$52,950.00	\$42,550.00

CASE NO		
	(If Known)	

### SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxx5125			DATE INCURRED: 07/01/2002 NATURE OF LIEN:					
Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361		-	FHA Real Estate Mortgage COLLATERAL: Real Estate REMARKS:				\$22,192.00	
			COLLATERAL VALUE: \$40,000,00					
			COLLATERAL VALUE: \$40,000.00					
	ed		Total for this Page (Sub				\$22,192.00	\$0.00
			Running	Tot	al >	•	\$22,192.00	\$0.00

IN RE: Mark Anthony CASE NO

CHAPTER 7

#### SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2). □ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925\* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5). Deposits by individuals Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6). □ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) ☐ Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9). ☐ Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330. \* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment. \_continuation sheets attached

CASE NO		
	(If Known)	

### SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxx3210			DATE INCURRED: 06/04/1998 CONSIDERATION:				
A F S/c C 3300 S Parker Rd Ste 330 Aurora, CO 80014		-	Charge Account REMARKS:				\$0.00
ACCT #: xxxxxx0881			DATE INCURRED: 02/28/2005				
Afni, Inc.			CONSIDERATION: Collection				\$870.00
Po Box 3427 Bloomington, IL 61702		-	REMARKS: collecting for Cingular				
Biodinington, iL 61702			conecting for emigrial				
ACCT #: xxxxxxxxxxxxxxx8853			DATE INCURRED: 02/29/1996 CONSIDERATION:	П			
American Express			Credit Card				\$0.00
Po Box 297871		_	REMARKS:				·
Fort Lauderdale, FL 33329							
ACCT #: xxxxxxxxxxx4732			DATE INCURRED: 09/20/2000 CONSIDERATION:				
American General Finance			Household Goods Secured				(\$1.00)
2468 Niagara Falls Blvd Tonawanda, NY 14150		-	REMARKS:				
Toliawaliua, NT 14130							
ACCT #: xxxxxxxxxx0979			DATE INCURRED: 09/15/1998				
Associates			CONSIDERATION: Unsecured				\$0.00
2167 Sheridan Dr		-	REMARKS:				
Tonawanda, NY 14223							
ACCT #: xxxxxxx8009			DATE INCURRED: 10/14/1993 CONSIDERATION:				
Ballys			Installment Loan				\$0.00
300 E Joppa Rd		-	REMARKS:				
Baltimore, MD 21286							
ACCT #: xxxx7175			DATE INCURRED: 03/1999	H			
Beneficial/household Finance			CONSIDERATION: Note Loan				\$0.00
Pob 6985		_	REMARKS:				
Bridgewater, NJ 08807							
			Total for this Page (Subtotal) :	Ш <b>&gt;</b>		L	\$869.00
4 continuation sheets attached						\$869.00	

CASE NO		
	(If Known)	

### SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxx6902			DATE INCURRED: 06/11/1999				
Capital One 11013 W Broad St Glen Allen, VA 23060		-	CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx1001			DATE INCURRED: 09/28/2001				
Capital One Auto Finance 3901 Dallas Pkwy Plano, TX 75093		-	CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxxxxxxxxx8612			DATE INCURRED: 03/02/2000				
Cfmc 2825 Niagara Falls Blvd Buffalo, NY 14228		-	CONSIDERATION: 05/02/2000 Real Estate Mortgage without Other Collateral REMARKS:				\$0.00
ACCT #: xxxx2717			DATE INCURRED: 12/20/1997				
Charter One Auto Finance 228 Main St E Rochester, NY 14604		-	CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT#: xxxxxx0901			DATE INCURRED: 06/17/1996				
Citi Auto 425 Essjay Rd Ste 150 Williamsville, NY 14221		-	CONSIDERATION: Automobile REMARKS:				(\$1.00)
ACCT #: xxxxxxxxxxx7271			DATE INCURRED: 03/22/2000	Н	$\dashv$		
Citibank Usa Po Box 9714 Gray, TN 37615		-	CONSIDERATION: Charge Account REMARKS:				\$190.00
ACCT #: xxxx1507	$\vdash$		DATE INCURRED: 10/01/1995	Н	$\dashv$		
Citibank USA/Sears Po Box 6189 Sioux Falls, SD 57117		-	CONSIDERATION: Charge Account REMARKS:				\$0.00
			Total for this Page (Subtotal) :	Ш <b>&gt;</b>			\$189.00
					\$1,058.00		

CASE NO		
	(If Known)	

### SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx1800			DATE INCURRED: 10/1998 CONSIDERATION:				
Conseco Bc 1400 Turbine Drive Rapid City, SD 57703		-	Credit Card REMARKS:				\$0.00
ACCT#: xxxxxxxx2022			DATE INCURRED: 07/02/1998				
Discover PO Box 15316 Wilmington, DE 19850		-	CONSIDERATION: Credit Card REMARKS:				\$84.00
ACCT #: xxxxxx9L56			DATE INCURRED: 02/2001				
Ford Motor Credit Pob 542000			CONSIDERATION: Automobile REMARKS:				\$0.00
Omaha, NE 68154		-					
ACCT #: xxxxxx2451			DATE INCURRED: 04/24/1998				
Green Tree Servicing 332 Minnesota St Ste 610 Saint Paul, MN 55101		-	CONSIDERATION: Secured REMARKS:				\$13,877.00
ACCT #: xxxxxx5064			DATE INCURRED: 11/13/2000				
Hfc Po Box 8633			CONSIDERATION: Factoring Company Account				\$31,652.00
Elmhurst, IL 60126		-	REMARKS:				
ACCT#: xxxxxx1720			DATE INCURRED: 12/01/2000				
Hfc			Factoring Company Account				\$14,841.00
Po Box 8633 Elmhurst, IL 60126		-	REMARKS:				
ACCT#: xxxnown			DATE INCURRED: 2001	H			
Home Depot Credit Services			CONSIDERATION: Credit Card				\$400.00
Processing Center Des Moines, IA 50364-0500		-	REMARKS:				·
			Total for this Page (Subtotal) :	<u></u>			\$60,854.00
					\$61,912.00		

CASE NO		
	(If Known)	

### SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: x7158  Jc Penney P.o. Box 981400 El Paso, TX 79998		-	DATE INCURRED: 12/22/1994 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxx1363  M & T Bank 1 Fountain Plz Buffalo, NY 14203		-	DATE INCURRED: 12/15/1999 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				(\$1.00)
ACCT #: xxxxxx8222 M&t Mort Crp Pob 767-8 Buffalo, NY 14240		<u> </u>	DATE INCURRED: 11/14/1994 CONSIDERATION: 11/14/1994 Conventional Real Estate Mortgage REMARKS:				\$0.00
ACCT #: xxx1214  Mercantile Adjustment Bureau 40 West Avenue Rochester, NY 14611		-	DATE INCURRED: 02/2004 CONSIDERATION: Unknown Loan Type REMARKS: collecting for Buffalo Emergency Associates				\$170.00
ACCT #: xxx1234  Merchants Finance Co 6073 W 44th Ave Ste 305  Wheat Ridge, CO 80033		-	DATE INCURRED: 12/11/2001 CONSIDERATION: Installment Loan REMARKS:				\$0.00
ACCT#: xx0653  Newport News Card Processing Ce P.o. Box 9204 Old Bethpage, NY 11804		-	DATE INCURRED: 09/1994 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxx8664  NYSHESC 99 Washington Avenue Albany, NY 12255		-	DATE INCURRED: 10/07/1986 CONSIDERATION: Educational REMARKS:				\$0.00
Total for this Page (Subtotal) > \$169.00					\$169.00		
			Running Total				\$62,081.00

CASE NO		
	(If Known)	

### SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx9203			DATE INCURRED: 01/04/1995				
Providian Financial Po Box 9180 Pleasanton, CA 94566		-	CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx6000			DATE INCURRED: 11/02/1995	Н			
Radio Shack Citibank Po Box 9714 Gray, TN 37615		-	CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxx0213			DATE INCURRED: 07/28/2004				
Risk Management Services			CONSIDERATION: 67723/2007				\$104.00
Po Box 105062		_	REMARKS:				<b>V</b> 10.100
Atlanta, GA 30348			collecting for Verizon				
ACCT #: xxxxxxxxx1754			DATE INCURRED: 05/20/1996				
Select Portfolio Svcin			CONSIDERATION: Conventional Real Estate Mortgage				\$39,987.00
Po Box 65250 Salt Lake City, UT 84165		-	REMARKS:				·
ACCT#: xxxx2433			DATE INCURRED: 03/09/1998				
United Consumer Financial Services			CONSIDERATION: Installment Loan				\$0.00
865 Bassett Rd		_	REMARKS:				40.00
Westlake, OH 44145							
ACCT #: xxxxxxxx0064			DATE INCURRED: 10/27/1998				
Wf Fin Bank			CONSIDERATION: Credit Card				\$3,355.00
Po Box 5943		_	REMARKS:				
Sioux Falls, SD 57117							
ACCT #: xxxxxxxxxxx1549			DATE INCURRED: <b>04/02/2001</b>	$\vdash$		_	
Wffinancial			CONSIDERATION: Note Loan				\$0.00
3140 Sheridan Dr S		_	REMARKS:				
Amherst, NY 14226							
			Total for this Page (Subtotal) :	<u>—</u> >			\$43,446.00
					\$105,527.00		

IN RE: Mark Anthony CASE NO

CHAPTER 7

### SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE: Mark Anthony CASE NO

CHAPTER 7

# **SCHEDULE H (CODEBTORS)**

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE: Mark Anthony CASE NO

CHAPTER 7

### SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

	Debtor's Marital	Depe	ndents of E	Debtor and Spou	ıse (Names,	Ages and Relationship	os)
	Status	Name	Age	Relationship	Name	Age	Relationship
	Single	None					
	Employment	Debtor			Spouse		
	Occupation Name of Employer How Long Employed Address of Employer	Maintenance Kenmore Housing Aut 16 years 657 Colvin Kenmore, New York	·				
C: E:	come: (Estimate of average of average of average of average of a vertime of a vertical of a ver	es, salary, and commissio e	ns (prorate i	if not paid monthly	/)	<u>DEBTOR</u> \$3,580.89 \$0.00 <b>\$3,580.89</b>	SPOUSE
		des social security tax if B.	is zero)			\$680.00	
	B. Social Security Tax					\$222.02	
	C. Medicare					\$51.92	
	D. Insurance					\$0.00	
	E. Union dues					\$0.00	
	F. Retirement					\$0.00	
	G. Other (specify)					\$0.00	
	H. Other (specify)					\$0.00	
	I. Other (specify)					\$0.00	
	J. Other (specify)					\$0.00	
	K. Other (specify)					\$0.00	
	SUBTOTAL OF PAYE	ROLL DEDUCTIONS				\$953.94	
T	OTAL NET MONTHLY T	AKE HOME PAY				\$2,626.95	
Re	egular income from opera	ation of business or profes	sion or farm	(attach detailed s	stmt)	\$0.00	
In	come from real property					\$0.00	
In	terest and dividends					\$0.00	
ΑI		upport payments payable	to debtor for	the debtor's use	or	\$0.00	
_	that of the dependents I						
		vernment assistance (spec	city)			\$0.00	
	ension or retirement inco					\$0.00	
O	ther monthly income (spe					\$0.00	
	1 2.					\$0.00	
	2					\$0.00	
		OME				\$2,626.95	
	TOTAL MONTHLY INC	ONE				ΨΞ,0Ξ0.00	

#### **TOTAL COMBINED MONTHLY INCOME \$2,626.95**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE: Mark Anthony CASE NO

CHAPTER 7

### **SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))**

IN RE: Mark Anthony CASE NO

CHAPTER 7

### SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Rent or home mortgage payment (include lot rental for mobile home)  Are real estate taxes included?    Yes    No  Is property insurance included?    Yes    No  Utilities: Electricity and heating fuel	e a separate
Is property insurance included?	\$392.00
Utilities: Electricity and heating fuel Water and sewer Telephone Other: Cable  Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	
Water and sewer Telephone Other: Cable  Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	
Telephone Other: Cable  Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$250.00
Other: Cable  Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$60.00
Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$50.00
Food Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$100.00
Clothing Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$75.00
Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$450.00
Medical and dental expenses (not covered by insurance) Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$100.00 \$25.00
Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$40.00
Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions  Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other: Other:	\$250.00
Insurance (not deducted from wages or included in home mortgage payments)  Homeowner's or renter's  Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)  Auto: Other: Other: Other:	\$150.00
Homeowner's or renter's Life Health Auto Other:  Taxes (not deducted from wages or included in home mortgage payments) Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Other: Other:	\$10.00
Taxes (not deducted from wages or included in home mortgage payments)  Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)  Auto: Other: Other: Other:	\$90.00
Specify:  Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)  Auto: Other: Other: Other:	·
Auto: Other: Other: Other:	
Other: Other: Other:	
Alimony, maintenance, and support paid to others:	
Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: See attached personal expenses Other:	\$90.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,132.00

#### [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses (including separate spouse budget if applicable)
- C. Excess income (A minus B)
- D. Total amount to be paid into plan each

(interval)

IN RE: Mark Anthony CASE NO

CHAPTER 7

### **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Personal Care Gifts Dues/Membership Fees		\$40.00 \$25.00 \$25.00
	Total >	\$90.00

IN RE: Mark Anthony CASE NO

CHAPTER 7

### **SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$40,000.00		
B - Personal Property	Yes	4	\$2,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$22,192.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$105,527.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$2,626.95
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$2,132.00
Total Numbe of ALL :	r of Sheets Schedules	19			
	Total	Assets >	\$42,550.00		
			Total Liabilities >	\$127,719.00	

IN RE: Mark Anthony CASE NO

CHAPTER 7

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my kr	· · · · · · · · · · · · · · · · · · ·
Date 10/12/2005	Signature /s/ Mark Anthony  Mark Anthony
Date	Signature
	[If joint case, both spouses must sign.]

IN RE: Mark Anthony CASE NO

CHAPTER 7

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **AMOUNT** SOURCE (if more than one) \$32,228.00 2005 - Wages \$42,067.00 2004 - Wages \$39,682.00 2003 - Wages 2. Income other than from employment or operation of business None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **AMOUNT** SOURCE \$900.00 2004 - Rental Income \$9,500.00 2003 - Rental Income

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

✓

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CASE NO IN RE: Mark Anthony

CHAPTER

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

6. Assignments and receiverships None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\overline{\mathbf{V}}$ 

 $\overline{\mathbf{Q}}$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  $\square$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None  $\overline{\mathbf{Q}}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Barry H. Sternberg 4245 Union Road - Suite 101

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$800.00

#### 10. Other transfers

Cheektowaga, NY 14225

None  $\square$ 

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

None  $\mathbf{\Lambda}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

IN RE: Mark Anthony CASE NO

CHAPTER 7

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

# 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

✓

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

IN RE: Mark Anthony CASE NO

CHAPTER 7

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

✓

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

IN RE: Mark Anthony CASE NO

None

CHAPTER 7

### **STATEMENT OF FINANCIAL AFFAIRS**

	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distributions by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.
None	25. Pension Funds  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

IN RE: Mark Anthony CASE NO

CHAPTER 7

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

#### **DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS**

attachments thereto, consisting of6	sheets, and that they are true and correct	i.
Date 10/12/2005	Signature /s/ Mark Anthony of Debtor Mark Anthony	
Date 10/12/2005	Signature of Joint Debtor (if any)	

IN RE: Mark Anthony CASE NO

CHAPTER 7

**CREDITOR'S NAME** 

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
- a. Property to Be Surrendered.

**DESCRIPTION OF PROPERTY** 

None							
b. Property to Be Retained. (Check any applicable statement).							
DESCRIPTION OF PROPERTY	CREDITOR'S NAME	a p S a w	ien will be voided ursuant to lec. 522(f) and property vill be claimed s exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming	
Real Estate	Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361 xxxxxxxxxx5125				☑ ✓		
Date 10/12/2005	Si	ignature <u>/s</u> <i>Mar</i>	/ Mark Anthony rk Anthony				
Date	Si	ignature					

IN RE: Mark Anthony CASE NO

CHAPTER 7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:							
	For legal services, I have agreed to accept:		\$800.00					
	Prior to the filing of this statement I have red		\$800.00					
	Balance Due:		\$0.00					
2	. The source of the compensation paid to me was:							
		er (specify)						
3.	The source of compensation to be paid to n	ne is:						
	☑ Debtor ☐ Othe	er (specify)						
4.	✓ I have not agreed to share the above-d associates of my law firm.	lisclosed compensation with any oth	ner person unless they are members and					
	☐ I have agreed to share the above-discle associates of my law firm. A copy of th compensation, is attached.		erson or persons who are not members or the names of the people sharing in the					
	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;							
Ο.	By agreement with the debtor(s), the above	-disclosed fee does flot illicidde the	Tollowing Services.					
	I certify that the foregoing is a complete series representation of the debtor(s) in this bankri		ngement for payment to me for					
	10/12/2005 /s/ Barry H. Sternberg							
	Date	Barry H. Sternberg Barry H. Sternberg Barry H. Sternberg 4245 Union Road - Suite 10 Cheektowaga, NY 14225 Phone: (716) 626-5900	Bar No.					
	/s/ Mark Anthony							
	Mark Anthony							

A F S/c C 3300 S Parker Rd Ste 330 Aurora, CO 80014

Afni, Inc. Po Box 3427 Bloomington, IL 61702

American Express Po Box 297871 Fort Lauderdale, FL 33329

American General Finance 2468 Niagara Falls Blvd Tonawanda, NY 14150

Associates 2167 Sheridan Dr Tonawanda, NY 14223

Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361

Ballys 300 E Joppa Rd Baltimore, MD 21286

Beneficial/household Finance Pob 6985 Bridgewater, NJ 08807

Capital One 11013 W Broad St Glen Allen, VA 23060 Capital One Auto Finance 3901 Dallas Pkwy Plano, TX 75093

Cfmc 2825 Niagara Falls Blvd Buffalo, NY 14228

Charter One Auto Finance 228 Main St E Rochester, NY 14604

Citi Auto 425 Essjay Rd Ste 150 Williamsville, NY 14221

Citibank Usa Po Box 9714 Gray, TN 37615

Citibank USA/Sears Po Box 6189 Sioux Falls, SD 57117

Conseco Bc 1400 Turbine Drive Rapid City, SD 57703

Discover PO Box 15316 Wilmington, DE 19850

Ford Motor Credit Pob 542000 Omaha, NE 68154 Green Tree Servicing 332 Minnesota St Ste 610 Saint Paul, MN 55101

Hfc Po Box 8633 Elmhurst, IL 60126

Home Depot Credit Services Processing Center Des Moines, IA 50364-0500

Jc Penney
P.o. Box 981400
El Paso, TX 79998

M & T Bank 1 Fountain Plz Buffalo, NY 14203

M&t Mort Crp Pob 767-8 Buffalo, NY 14240

Mercantile Adjustment Bureau 40 West Avenue Rochester, NY 14611

Merchants Finance Co 6073 W 44th Ave Ste 305 Wheat Ridge, CO 80033

Newport News Card Processing Ce P.o. Box 9204 Old Bethpage, NY 11804 NYSHESC 99 Washington Avenue Albany, NY 12255

Providian Financial Po Box 9180 Pleasanton, CA 94566

Radio Shack Citibank Po Box 9714 Gray, TN 37615

Risk Management Services Po Box 105062 Atlanta, GA 30348

Select Portfolio Svcin Po Box 65250 Salt Lake City, UT 84165

United Consumer Financial Services 865 Bassett Rd Westlake, OH 44145

Wf Fin Bank Po Box 5943 Sioux Falls, SD 57117

Wffinancial 3140 Sheridan Dr S Amherst, NY 14226